

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 3 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 16-23169
MITCHELL J. STEINBERG, Judge: Michael B. Kaplan

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 5/14/2018
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EDR Initial Debtor: MJS Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1,117.00 per month to the Chapter 13 Trustee, starting on June 2018 for approximately 37 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	2012-2016 1040 Taxes	\$17,200.50
State of NJ, Div. of Taxation	2011-2012 1040 Taxes	\$641.51

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Santander Bank	Residence	\$122,618.12	\$500,584.00	\$581,719.16	\$0.00	N/A	\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:
Bayview Loan Servicing, Manor at Heritage Woods

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Ford Motor Credit Co. CAB EastLLC	\$0.00	Auto Lease	Assume	\$420.00

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Allside Supply Myles F. Kelly Co. Midland Funding, LLC	Residence	Judicial	\$21,684.01 \$4,872.66 \$20149.57	\$500,584.00	\$23,675.00	\$704,337.28	\$21,684.01 \$4,872.66 \$20149.57

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Santander Bank	Residence	\$122,618.12	\$500,584.00	\$581,719.16	\$0.00	\$122,618.12

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims
- 3) Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: January 20, 2017.

Explain below **why** the plan is being modified:
The Modified Plan included a loan modification.

Explain below **how** the plan is being modified:
A Motion to Approve Loan Modification was granted and a Modified Plan has to be filed.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 5/14/2018

/s/ Eugene D. Roth
Attorney for the Debtor

Date: 5/14/2018

/s/ Mitchell J. Steinberg
Debtor

Date: _____

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 5/14/2018

/s/ Eugene D. Roth
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 5/14/2018

/s/ Mitchell J. Steinberg
Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 11 of 14

United States Bankruptcy Court
District of New JerseyIn re:
Mitchell J. Steinberg
DebtorCase No. 16-21369-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 4
Total Noticed: 96

Date Rcvd: May 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2018.

db +Mitchell J. Steinberg, 37 Walden Court, Old Bridge, NJ 08857-3572
 cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,
 Colorado Springs, CO 80962-2180
 cr +Heritage Woods Property Owners Association, Inc., Cutolo Mandel LLC, 151 Highway 33 East,
 Suite 204, Manalapan, NJ 07726-8635
 cr +Old Bridge Municipal Utilities Authority, Scarinci & Hollenbeck, LLC,
 c/o Joel R. Glucksman, Esq., 1100 Valley Brook Ave., P.O. Box 790,
 Lyndhurst, NJ 07071-0790
 516228820 Accurate Diagnostic Labs, Inc., 300 Hadley Road, South Plainfield, NJ 07080
 516301567 +Allied Building Products Corp, 15 East Union Ave, East Rutherford, NJ 07073-2127
 516228823 +American Express, PO Box 1270, Newark, NJ 07101-1270
 516228822 +American Express, c/o Jaffee & Asher, LLP, 1107 Goffle Road, Hawthorne, NJ 07506-2000
 516406791 American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516347256 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 516228824 Arzee Acquisition Corp, c/o Hudson Law Offices, 900 Rtye 168, WSuite C-2,
 Blackwood, NJ 08012
 516228825 +Bank of America/Cach, LLC., c/o P. Scott Lowry, P.C., PO. Box 4198,
 Englewood, CO 80155-4198
 516228826 +Bank of New York Mellon, C/O Fein, Such, Kahn and Shepard, P.C., 7 Century Drive, Suite 201,
 Parsippany, NJ 07054-4609
 516228827 +Bogata Com, Complete Payment Recovery Services, Inc., 3500 5th Street,
 Northport, AL 35476-4723
 516291610 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 516228828 Cardiovascular Interventionalists of, Central Jersey P.A., 465 Cranberry Road, Suite 201,
 East Brunswick, NJ 08816-7600
 516228829 +Care Credit Dental, c/o Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300,
 Paramus, NJ 07652-5238
 516228830 Central Jersey Pathology Consultants, PO Box 95000, Philadelphia, PA 19195-5175
 516228831 +Chase Bank, c/o capital Management Services, LP, 698, 1/2 South Ogden Street,
 Buffalo, NY 14210
 516228832 +Chase Bank, c/o Capital Management Services, PO Box 15123, Wilmington, DE 19850-5123
 516228833 Chase Bank USA, c/o ARS National Services Inc., PO Box 463023, Escondido, CA 92046-3023
 516228834 Citi, c/o Midland Credit Managment, Inc., PO Box 60578, Saint Louis, MO 63179-9819
 516228835 +Citi Advantage, c/o Forster Garbus & Garbus, PO Box 192, Commack, NY 11725-0192
 516228837 +Citi Bank, c/o ACI, 35-A Rust Lane, Boerne, TX 78006-8202
 516228838 +Citibabk N.A. / Home Depot, c/o Pressler & Pressler, 7 Entin Rd,
 Parsippany, NJ 07054-5020
 516228841 +Connecticut Department of Admin Services, c/o EOS CCA, 700 Longwater Drive,
 Norwell, MA 02061-1624
 516388807 Connecticut Department of Revenue Services, Collections Unit - Bankruptcy Team,
 450 Columbus Blvd., Ste.1, Hartford, CT 06103-1837
 516228845 +EZ Pass, Deleware River Joint Toll Commission, P.O. Box 851918, Richardson, TX 75085-1918
 516228844 +Edison Radiology Group, P.A., P.O. Box 3271, Indianapolis, IN 46206-3271
 516260739 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Co, POB 62180, Colorado Springs, CO 80962)
 516311658 #+First Energy, 331 Newman Springs Rd, Bldg 3, Red Bank, NJ 07701-6771
 516228846 +GE Money Retail Bank/Cach, LLC., c/o P. Scott Lowry, P.C., PO. Box 4198,
 Englewood, CO 80155-4198
 516228847 Heritage Woods Property Owners Assoc., C/O Cutolo Madel, LLC, Englishtown, NJ 07726
 516228851 +Internet Order, LLC., 1600 JFK Blvd, 3rd Floor, Philadelphia, PA 19103-2803
 516228852 +JCP&L, c/o Penn Credit, 916 S 14th Street, Harrisburg, PA 17104-3425
 516228853 ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD,
 RED BANK NJ 07701-6771
 (address filed with court: Jersey Central Power & Light, PO Box 3687, Akron, OH 44309-3687)
 516228854 +JFK Cardiology Physicians, 80 James Street 4th Floor, Edison, NJ 08820-3938
 516228856 +JP Morgan Chase Bank N.A., c/o First Source Advantage, LLC, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 516228857 +JP Morgan Chase Bank N.A., c/o American Recovery Services, Inc,
 555 St Charles Drive, Suite 100, Thousand Oaks, CA 91360-3983
 516228858 +Law Enforcement Systems, LLC., Violation Processing Center, P.O. Box 2182,
 Milwaukee, WI 53201-2182
 516228861 +MBNA America N.A., c/o Law Office of Joe Pezzuto, 4013 E Broadway, Suite A2,
 Phoenix, AZ 85040-8818
 516228860 Manor at Heritage Woods Homeowners Assoc, 2 Point of Woods Drive, Old Bridge, NJ 08857
 516228862 +Metro Public Adjustment, 3551 Bristol Pike, Bensalem, PA 19020-4685
 516228863 +Middlesex Emergency Phys, PA, c/o Akron Billing Center, 3585 Ridge Park Drive,
 Akron, OH 44333-8203
 516228864 +Myles F. Kelly Co, c/o Sklar-Markingd, 102 Browning Lane, Bldg B, Suite 1,
 Cherry Hill, NJ 08003-3195
 516228868 #+New Jersey Turnpike Authority, Administration Building, 581 Main Street,
 Woodbridge, NJ 07095-5108
 516228870 +New Jersey Turnpike Authority, PO Box 5042, Woodbridge, NJ 07095-5042

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 96

Date Rcvd: May 15, 2018

516228869 +New Jersey Turnpike Authority, Violations Processing Center, PO. Box 4971,
Trenton, NJ 08650-4971

516303497 +Old Bridge Municipal Utilities Authority, c/o Joel R. Glucksman, Esq.,
Scarinci & Hollenbeck, LLC, 1100 Valley Brook Ave., PO Box 790, Lyndhurst, NJ 07071-0790

516228875 +Old Bridge Municipal Utilities Authority, PO Box 1006, South Amboy, NJ 08879-4006

516228878 +PA Turnpike Commission, Penn Credit, 916 S 14th Street, Harrisburg, PA 17104-3425

516228884 PNC Bank N.A., c/o NCB Management Services Inc., P.O. Box 10996, Langhorne, PA 19047

516228886 PSEG, PO Box 14444, New Brunswick, NJ 08906-4444

516228879 +Penn Credit, 916 S 14th Street, Harrisburg, PA 17104-3425

516228880 Pennsylvania EZ Pass, c/o Linebarger, Goggan, Blair, Sampson, P.O. Box 90218,
Harrisburg, PA 17109

516228881 +Pennsylvania Turnpike Commission, Violation Processing Center, 8000 C Derry Street,
Harrisburg, PA 17111-5287

516228882 +Peoples United Bank, 286 Broad Street, Manchester, CT 06040-4049

516228883 +Pimsleur Approach, 1600 JFK Blvd, 3rd Floor, Philadelphia, PA 19103-2803

516228885 +Prime therapeutics, P.O. Box 650041, Dallas, TX 75265-0041

516228887 +Rahway Emergency Medical Associates, PO. Box 5294, Parsippany, NJ 07054-6294

516228888 +Rakeho Passi, MD, LLC, P.O. Box 685, Parlin, NJ 08859-0685

516367515 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

516228889 +Saint Peter's University Hospital, c/o Computer Credit, Inc., 640 West 4th St,
Winston Salem, NC 27101-2730

516228891 +Santander Bank, PO Box 105255, Atlanta, GA 30348-5255

516469234 +Santander Bank, N.A., c/o Wilson Elser Moskowitz, Edelman & Dicker LLP,
200 Campus Drive, Florham Park, NJ 07932-1007

516307197 +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563

516228892 +Sovereign Bank, c/o F.H. Cann & Associates, 1600 Osgood Street Suite 20-2/120,
North Andover, MA 01845-1048

516228894 +State of New Jersey Division of Taxation, Federal Offset Program, PO.Box 283,
Trenton, NJ 08602-0283

516228859 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Lexus Financial Services, P.O. Box 9490, Cedar Rapids,
Cedar Rapids, IA 52409)

516228895 +The Port Authority of NY & NJ, Violations Processing Center, PO. Box 15186,
Albany, NY 12212-5186

516228898 Town & Contry Remodeling, Inc, 37 Walden Court, Old Bridge, NJ 08857-3572

516355574 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

516228903 +Travelers Insurance, c/o Tenaglia & Hunt, P.A., Box#2431 PO. Box 8500,
Philadelphia, PA 19178-0001

516228904 +Travelers Personal Insurance, PO Box 660307, Dallas, TX 75266-0307

516493043 +Tri State Media Direct LLC d/b/a Direct Advantage, c/o Kathleen R. Wall, Esq., P.O. Box A,
Manasquan, NJ 08736-0631

516228906 +Woodbridge Township Ambulance & Rescue, PO Box 575, Matawan, NJ 07747-0575

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2018 23:23:26 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 15 2018 23:23:20 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

cr E-mail/Text: cio.bncmail@irs.gov May 15 2018 23:22:51
United States of America (Internal Revenue Service, U.S. Attorneys Office,
970 Broad Street, Suite 700, Newark, NJ 07102-2535

516228821 E-mail/Text: collection@bresslerlaw.com May 15 2018 23:24:30 Alside Supply,
c/o Bressler-Duyk, 60 State Highway 27, Edison, NJ 08820-3908

516228836 +E-mail/Text: bankruptcydpt@mcmcg.com May 15 2018 23:23:19 Citi Bank,
c/o Midland Credit Management, Inc, 8875 Aero Drive, San Diego, CA 92123-2251

516228840 +E-mail/Text: notices@burt-law.com May 15 2018 23:24:24
CitiBank, N.A./Citi AAdvantage World MC, c/o Burton Neil & Associates, P.C,
1060 Andrew Drive Suite 170, West Chester, PA 19380-5601

516228839 +E-mail/Text: bankruptcy@affglo.com May 15 2018 23:23:27 Citibank N.A.,
c/o Global Credit Collections, 5440 N Cumberland, Suite 300, Chicago, IL 60656-1486

516228843 +E-mail/Text: bankruptcy.bnc@ditech.com May 15 2018 23:23:06 DITECH Financial LLC,
PO Box 6172, Rapid City, SD 57709-6172

516228842 +E-mail/Text: bknotices@mbandw.com May 15 2018 23:23:51 Direct for Business,
c/o McCarthy Burgess & Wolf, 26000 Cannon Rd, Bedford, OH 44146-1807

516228855 +E-mail/Text: masmith@jfkhealth.org May 15 2018 23:24:08 JFK Medical Center,
80 James Street 4th Floor, Edison, NJ 08820-3938

516454275 +E-mail/Text: bankruptcydpt@mcmcg.com May 15 2018 23:23:19 MIDLAND FUNDING LLC,
PO Box 2011, Warren, MI 48090-2011

516228866 E-mail/Text: bkrpt@retrievalmasters.com May 15 2018 23:23:19 New Jersey EZ Pass,
c/o Retrieval Masters Creditors Bureau,, PO Box 1235, Elmsford, NY 10523-0935

516228865 +E-mail/Text: bkrpt@retrievalmasters.com May 15 2018 23:23:19 New Jersey EZ Pass,
c/o Retrieval Masters Credit Bureau,, 4 Westchester Plaza Suite 110,
Elmsford, NY 10523-1615

516228877 E-mail/Text: bcwrtoff@cablevision.com May 15 2018 23:24:21 Optimum, PO Box 371897,
Pittsburgh, PA 15250-7897

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 96

Date Rcvd: May 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516228890 +E-mail/Text: cop@santander.us May 15 2018 23:23:16 Santander, PO.Box 16255,
Reading, PA 19612-6255
516243196 E-mail/PDF: gecsed@recoverycorp.com May 15 2018 23:31:03 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
516462186 E-mail/Text: bankruptcy.bnc@ditech.com May 15 2018 23:23:06 THE BANK OF NEW YORK MELLON,
c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
517080045 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 15 2018 23:23:56
THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
517080046 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 15 2018 23:23:56
THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146, THE BANK OF NEW YORK MELLON,
c/o Bayview Loan Servicing, LLC 33146-1837
516228905 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 15 2018 23:22:29
Verizon, PO Box 4833, Trenton, NJ 08650-4833

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516259689* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, Dept 55953, P O Box 55000,
Detroit MI, 48255-0953)
516228848* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516228849* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516228850* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516228867* New Jersey EZ Pass, c/o Retrieval Masters Creditors Bureau,, PO Box 1235,
Elmsford, NY 10523-0935
516228871* +New Jersey Turnpike Authority, Violations Processing Center, PO. Box 4971,
Trenton, NJ 08650-4971
516228872* +New Jersey Turnpike Authority, Violations Processing Center, PO. Box 4971,
Trenton, NJ 08650-4971
516228873* +New Jersey Turnpike Authority, Violations Processing Center, PO. Box 4971,
Trenton, NJ 08650-4971
516228874* +New Jersey Turnpike Authority, Violations Processing Center, PO. Box 4971,
Trenton, NJ 08650-4971
516228876* +Old Bridge Municipal Utilities Authority, PO Box 1006, South Amboy, NJ 08879-4006
516228896* +The Port Authority of NY & NJ, Violations Processing Center, PO. Box 15186,
Albany, NY 12212-5186
516228897* +The Port Authority of NY & NJ, Violations Processing Center, PO. Box 15186,
Albany, NY 12212-5186
516228899* Town & Contry Remodeling, Inc, 37 Walden Court, Old Bridge, NJ 08857-3572
516228900* Town & Contry Remodeling, Inc, 37 Walden Court, Old Bridge, NJ 08857-3572
516228901* Town & Contry Remodeling, Inc, 37 Walden Court, Old Bridge, NJ 08857-3572
516228902* Town & Contry Remodeling, Inc, 37 Walden Court, Old Bridge, NJ 08857-3572
516228893 ##+State of Connecticut, Department of Revenue Services, 25 Sigourney St. Suite 2,
Hartford, CT 06106-5032

TOTALS: 0, * 16, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: pdf901

Page 4 of 4
Total Noticed: 96

Date Rcvd: May 15, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWMB 2005-13) cwohlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMB INC., CHL MORTGAGE PASS-THROUGH TRUST 2005-13,
MORTGAGE PASS THROUGH CERTIFICATES SERIES 2005-13 as dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)
eamonn.ohagan@usdoj.gov
Eugene D. Roth on behalf of Debtor Mitchell J. Steinberg erothesq@gmail.com
Hubert C. Cutolo on behalf of Creditor Heritage Woods Property Owners Association, Inc.
hcutolo@cutololaw.com
Joel R. Glucksman on behalf of Creditor Old Bridge Municipal Utilities Authority
jglucksman@scarincihollenbeck.com
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
R. A. Lebron on behalf of Creditor DITECH FINANCIAL LLC, as servicer for THE BANK OF NEW YORK
MELLON , F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMB, INC.,
CHL MORTGAGE PASS-THROUGH TRUST 2005-13 MORTGA bankruptcy@feinsuch.com

TOTAL: 10